

IMPORTANT NOTIFICATION RE: CHANGE TO WIRE TEMPLATE

May 29, 2025

Dear Valued Customer,

First Hawaiian Bank is working to enhance our wire system to accommodate the new Federal compliance requirement ISO 20022. The new requirement establishes information standards starting this year. This letter is to notify you that the below changes will be made to FHB Commercial Online (FCO) effective June 11, 2025. Screen images are included below for your reference.

1. Wire Template: The Beneficiary FI address information is now required for all domestic and international wires.

ACTION REQUIRED: All current recipients must be updated with the Beneficiary FI address and Intermediary FI address (if used) by June 11th, TO PREVENT WIRE DELAYS AND POSSIBLE REMOVAL OF THE RECIPIENT FROM YOUR LIST.

INSTRUCTIONS

1. Log into FCO.
2. From the left menu, under Transactions, select **Recipients**.
3. Click on the **three dots** to the right of the recipient and select **Edit**.
4. Click on the **three dots** to the right of the account information and select **Edit**.
5. Fill out the Beneficiary FI address information (for domestic and international wires.)
6. Fill out the Intermediary FI address information (for international wires only.)
7. Click the yellow check box to save the information.

Please view screen shots on the next page.

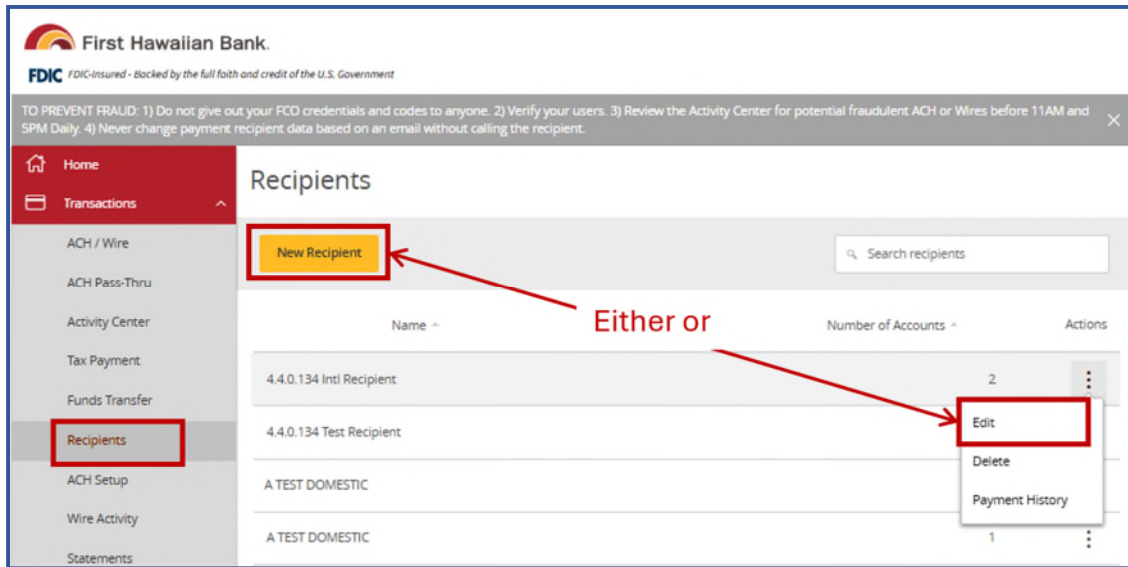
2. Wire Template: The number of characters in the "Reference for Beneficiary" field will be expanded from 16 to 35.
3. Wire Activity: The "IMAD" column will be renamed "Identifier."

If you have any questions, please feel free to reach out to the FHB Treasury Management Servicing team at cashmgt@fhb.com or 808-844-3303. Thank you for being a valued First Hawaiian Bank customer.

Respectfully yours,

Jake Harris
AVP, Treasury Management Servicing Manager
Treasury Management Servicing Division

SCREEN IMAGES OF THE UPCOMING FCO CHANGES EFFECTIVE 6/11/25



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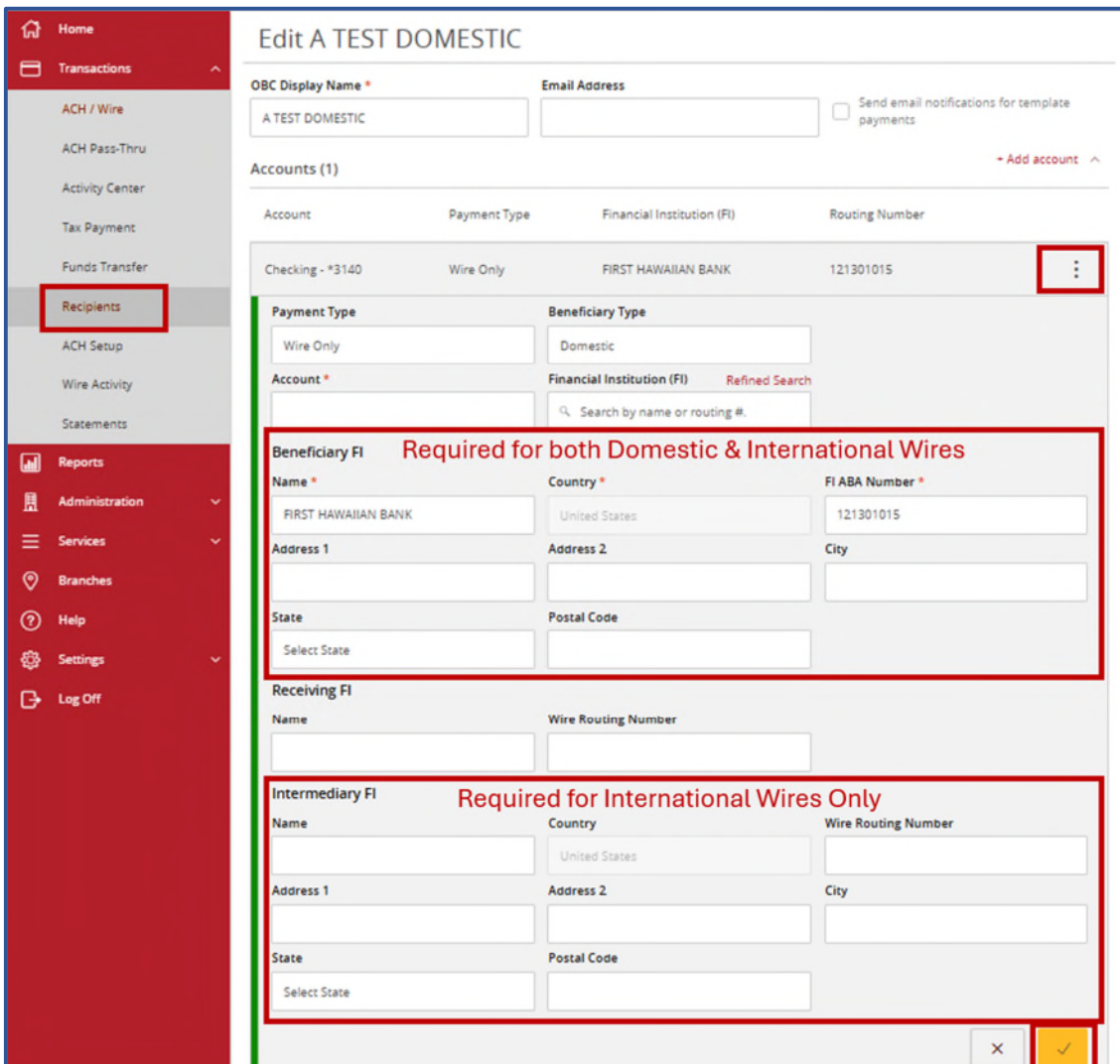
TO PREVENT FRAUD: 1) Do not give out your FCO credentials and codes to anyone. 2) Verify your users. 3) Review the Activity Center for potential fraudulent ACH or Wires before 11AM and 5PM Daily. 4) Never change payment recipient data based on an email without calling the recipient.

Recipients

New Recipient

Search recipients

Name	Number of Accounts	Actions
4.4.0.134 Intl Recipient	2	...
4.4.0.134 Test Recipient		...
A TEST DOMESTIC		Edit Delete Payment History
A TEST DOMESTIC	1	...



Edit A TEST DOMESTIC

OBC Display Name * A TEST DOMESTIC

Email Address

☐ Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *3140	Wire Only	FIRST HAWAIIAN BANK	121301015

Payment Type Wire Only

Beneficiary Type Domestic

Account *

Financial Institution (FI) [Refined Search](#)

Search by name or routing #.

Beneficiary FI **Required for both Domestic & International Wires**

Name * FIRST HAWAIIAN BANK

Country * United States

FI ABA Number * 121301015

Address 1

Address 2

City

State Select State

Postal Code

Receiving FI

Name

Wire Routing Number

Intermediary FI **Required for International Wires Only**

Name

Country United States

Wire Routing Number


Address 1

Address 2

City

State Select State

Postal Code


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TO PREVENT FRAUD: 1) Do not give out your FCO credentials and codes to anyone. 2) Verify your users. 3) Review the Activity Center for potential fraudulent ACH or Wires before 11AM and SPM Daily. 4) Never change payment recipient data based on an email without calling the recipient.

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Recipients

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Domestic Wire Change Type

Upload From File

Origination Details

From Subsidiary
☐ Use same Subsidiary for all wires

Account
☐ Use same Account for all wires

Process Date
☒ Use same Date for all wires
 Process Date

Recurrence
 None

Wires 1
+ Add multiple recipients

Expand All

Wire Details

Recipient/Account
Amount

From Subsidiary
Account

OPTIONAL WIRE INFORMATION

OBI - Originator to Beneficiary

Purpose Of Wire

Reference for Beneficiary

BBI - Bank to Bank Information

Description (Does not appear on wire)

+ Add another wire

\$0.00

1 wires

Cancel

Draft

Approve

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☆
🖨
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Showing 1-100 of 58040 outgoing wires

Outgoing

Incoming

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account

IMAD

Changing to "Identifier"